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AMENDMENTS TO THE CLAIMS

A single version of all claims that are, or were, in the application, marked up to show all the changes relative to the previous version of the claims, is now set forth, with deleted text shown by ~~strikethrough~~ and added text shown by underlining:

1. (Currently Amended) A method for determining a monetary contribution to a recipient from an instrument associated with a donor, comprising:

    (a)   receiving an instrument associated with a donor;

    (b)   determining a currency amount of the instrument;

    (c)   determining a monetary contribution associated with the donor, comprising:

        (i)   determining whether the instrument is a billing instrument or financial instrument;

        (ii)   if the instrument is a financial <u>credit</u> instrument, rounding the currency amount of the financial <u>credit</u> instrument downward to a lower currency amount; and determining the difference between the currency amount of the financial <u>credit</u> instrument and the lower currency amount, wherein the difference is the monetary contribution associated with the donor; and

        (iii)   if the instrument is a billing instrument, rounding the currency amount of the billing instrument upward to a higher currency amount; and determining the difference between the higher currency amount and the currency amount of the billing instrument, wherein the difference is the monetary contribution associated with the donor; and

    (d)   collecting the monetary contribution into a target account associated with a <u>third-party</u> recipient.

2. (Original) The method of Claim 1, wherein determining a monetary contribution further comprises determining whether authorization exists for determining a monetary contribution from the instrument; and if authorization exists, proceeding with determining a monetary contribution.

3. (Original) The method of Claim 1, wherein the lower currency amount is the next lower whole currency amount, and the higher currency amount is the next higher whole currency amount.

4. (Original) The method of Claim 3, wherein the next lower whole currency amount comprises an integer with a null decimal portion, and the next higher whole currency amount comprises an integer with a null decimal portion.

5. (Original) The method of Claim 1, wherein the lower currency amount is a specified rounding level, and the higher currency amount is a specified rounding level.

6. (Currently Amended) The method of Claim 1, wherein the financial credit instrument is selected from a group comprising at least one of the following: a paycheck, a payroll deposit, a payroll contribution, an interest payment, a stock dividend, a bank dividend, shares of stock, an instrument with a monetary value, a check, a monetary deposit, an incentive-program deposit, an ATM card deposit, an electronic monetary transaction, or a smart card deposit.

7. (Previously Amended) The method of Claim 1, wherein the billing instrument is selected from a group comprising at least one of the following: a bill, a utility bill, a services bill, a goods bill, a statement of account, a credit card bill, or a bill for a currency amount charged to the donor.

8. (Previously Amended) The method of Claim 1, wherein the billing instrument is selected from a group comprising at least one of the following: at least one point-of-sale purchase, at least one credit card purchase, at least one debit card purchase, at least one check card purchase, at least one ATM card purchase, at least one electronic monetary transaction, or at least one smart card purchase.

9. (Previously Amended) The method of Claim 1, wherein the monetary contribution is selected from a group comprising at least one of the following: a contribution to a third-party, a charitable contribution, a political contribution, a religious contribution, or a fundraising contribution.

10. (Original) The method of Claim 1, further comprising:

supplementing the monetary contribution with an additional currency amount.

11. (Currently Amended) The method of Claim 10, wherein the additional currency amount is selected from a group comprising at least one of the following: a matching amount equal to the difference between the currency amount of the financial credit instrument and the lower currency amount; a matching amount equal to the difference between the higher currency amount and the currency amount of the billing

instrument; a currency amount selected by a third-party; or a multiple of the monetary contribution.

12. (Original) The method of Claim 1, further comprising:

providing a notification associated with the monetary contribution.

13. (Previously Amended) The method of Claim 11, wherein the notification is selected from a group comprising at least one of the following: a message sent to a donor associated with a donor account, a message sent to an entity associated with a target account, or a message sent to a third-party associated with a third-party account.

14. (Original) The method of Claim 1, further comprising:

receiving instructions to automatically collect a monetary contribution for a predefined period of time.

15. (Currently Amended) A method for collecting a monetary contribution from a donor associated with a financial credit instrument, comprising:

receiving a financial credit instrument associated with a donor;

determining a currency amount of the financial credit instrument;

rounding the currency amount of the financial credit instrument downward to a specified rounding level amount;

determining the difference between the currency amount of the financial credit instrument and the specified rounding level amount, wherein the difference is a monetary contribution associated with the donor; and

transmitting the monetary contribution to a target account associated with a third-party recipient.

16. (Currently Amended) A method for collecting a monetary contribution from a donor associated with a billing instrument, comprising:

receiving a billing instrument associated with a donor;

determining a currency amount of the billing instrument;

rounding the currency amount of the billing instrument upward to a specified rounding level amount;

determining the difference between the specified rounding level amount and the currency amount of the billing instrument, wherein the difference is a monetary contribution associated with the donor; and

transmitting the monetary contribution to a target account associated with a third-party recipient.

17. (Currently Amended)   A system for automatically collecting a monetary contribution from a donor associated with an instrument, comprising:

a collection-processing engine adapted to:

(a)   receive an instrument associated with a donor;

(b)   determine a currency amount of the instrument;

(c)   determine a monetary contribution associated with the donor, further comprising:

(i)   determining whether the instrument is a billing instrument or financial credit instrument;

(ii)   if the instrument is a financial credit instrument, rounding the currency amount of the financial credit instrument downward to a lower currency amount; and determining the difference between the currency amount of the financial credit instrument and the lower currency amount, wherein the difference is the monetary contribution associated with the donor; and

(iii)   if the instrument is a billing instrument, rounding the currency amount of the billing instrument upward to a higher currency amount; and determining the difference between the higher currency amount and the currency amount of the billing instrument, wherein the difference is the monetary contribution associated with the donor; and

(d)   collect the monetary contribution into a target account associated with a third-party recipient.

18. (Original) The system of Claim 17, wherein the collection-processing engine is further adapted to determine whether authorization exists for determining a monetary contribution from the instrument; and if authorization exists, proceeding with the step to determine a monetary contribution.

19. (Original) The system of Claim 17, wherein the lower currency amount is the next lower whole currency amount, and the higher currency amount is the next higher whole currency amount.

20. (Original) The system of Claim 18, wherein the next lower whole currency amount comprises an integer with a null decimal portion, and the next higher whole currency amount comprises an integer with a null decimal portion.

21. (Original) The system of Claim 17, wherein the lower currency amount is a specified rounding level, and the higher currency amount is a specified rounding level.

22. (Currently Amended) The system of Claim 17, ~~further comprising~~ wherein:

the collection-processing engine is further adapted to:

supplement the monetary contribution with an additional currency amount.

23. (Original) The system of Claim 17, wherein:

the collection-processing engine is further adapted to:

provide a notification associated with the monetary contribution.

24. (Previously Amended) The system of Claim 23, wherein the notification is selected from a group comprising at least one of the following: a message sent to a donor associated with a donor account, a message sent to an entity associated with a target account, or a message sent to a third-party associated with a third-party account.

25. (Previously Amended) The system of Claim 17, wherein the financial credit instrument is selected from a group comprising at least one of the following: a paycheck, a payroll deposit, a payroll contribution, an interest payment, a stock dividend, a bank dividend, shares of stock, an instrument with a monetary value, a check, a monetary deposit, a cash contribution, a can incentive-program deposit, an ATM card deposit, an electronic monetary transaction, or a smart card deposit.

26. (Previously Amended) The system of Claim 17, wherein the billing instrument is selected from a group comprising at least one of the following: a bill, a utility bill, a services bill, a goods bill, a statement of account, a credit card bill, a bill for a currency amount charged to the donor, a point-of-sale purchase statement, a credit card purchase statement, a debit card purchase statement, a check card purchase statement, an ATM card purchase statement, an electronic monetary transaction, or a smart card purchase statement.

27. (Previously Amended) The system of Claim 17, wherein the monetary contribution is selected from a group comprising at least one of the following: a charitable

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contribution, a political contribution, a religious contribution, or a fundraising contribution.

28. (Original) The system of Claim 17, wherein the collection-processing engine is further adapted to:

receive instructions to automatically collect a monetary contribution for a predefined period of time.

29. (Currently Amended) A system for collecting a monetary contribution from a donor associated with a financial instrument, comprising:

a collection-processing engine adapted to:

receive a financial credit instrument associated with a donor;

determine a currency amount of the financial credit instrument;

round the currency amount of the financial credit instrument downward to the next whole currency amount;

determine the difference between the currency amount of the financial credit instrument and the next whole currency amount, wherein the difference is a monetary contribution associated with the donor; and

transmit the monetary contribution to a target account associated with a third-party recipient.

30. (Original) The system of Claim 29, wherein the collection-processing engine is further adapted to determine whether authorization exists for determining a monetary contribution from the instrument; and if authorization exists, proceeding with processing of the instrument.

31. (Original) The system of Claim 29, wherein the next whole currency amount comprises an integer with a null decimal portion.

32. (Original) The system of Claim 29, wherein the collection-processing engine is further adapted to:

supplement the monetary contribution with an additional currency amount.

33. (Currently Amended) The system of Claim 29, wherein the additional currency amount is selected from a group comprising at least one of the following: a matching amount equal to the difference between the currency amount of the financial credit instrument and the next whole currency amount is deposited in the contribution

account; a currency amount selected by a third-party; or a multiple of the monetary contribution.

34.   (Original) The system of Claim 29, wherein the deposit processing engine is further adapted to:

provide a notification associated with the monetary contribution.

35.   (Previously Amended) The system of Claim 34, wherein the notification is selected from a group comprising at least one of the following: a message sent to a donor associated with a donor account, a message sent to an entity associated with a target account, or a message sent to a third-party associated with a third-party account.

36.   (Currently Amended) The system of Claim 29, wherein the financial credit instrument is selected from a group comprising at least one of the following: a paycheck, a payroll deposit, a payroll contribution, an interest payment, a stock dividend, a bank dividend, shares of stock, an instrument with a monetary value, a check, a monetary deposit, an incentive-program deposit, an ATM card deposit, an electronic monetary transaction, or a smart card deposit.

37.   (Previously Amended) The system of Claim 29, wherein the monetary contribution is selected from a group comprising at least one of the following: a charitable contribution, a political contribution, a religious contribution, or a fundraising contribution.

38.   (Original) The system of Claim 29, wherein the collection-processing engine is further adapted to:

receive instructions to automatically collect a monetary contribution for a predefined period of time.

39.   (Currently Amended) A system for collecting a monetary contribution from a donor associated with a billing instrument, comprising:

a collection-processing engine adapted to:

receive a billing instrument associated with a donor;

determine a currency amount of the billing instrument;

round the currency amount of the billing instrument upward to the next whole currency amount;

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determine the difference between the next whole currency amount and the currency amount of the billing instrument, wherein the difference is a monetary contribution associated with the donor; and

transmit the monetary contribution to a target account associated with a third-party recipient.

40.   (Original)   The system of Claim 39, wherein the collection-processing engine is further adapted to determine whether authorization exists for determining a monetary contribution from the instrument; and if authorization exists, proceeding with processing of the instrument.

41.   (Original)   The system of Claim 39, wherein the next whole currency amount comprises an integer with a null decimal portion.

42.   (Original)   The system of Claim 39, wherein the collection-processing engine is further adapted to:

supplement the monetary contribution with an additional currency amount.

43.   (Previously Amended)   The system of Claim 39, wherein the additional currency amount is selected from a group comprising at least one of the following: a matching amount equal to the difference between the next whole currency amount and the currency amount of the billing instrument is deposited in the contribution account; a currency amount selected by a third-party; or a multiple of the monetary contribution.

44.   (Original)   The system of Claim 39, wherein the deposit processing engine is further adapted to:

provide a notification associated with the monetary contribution.

45.   (Previously Amended)   The system of Claim 44, wherein the notification is selected from a group comprising at least one of the following: a message sent to a donor associated with a donor account, a message sent to an entity associated with a target account, or a message sent to a third-party associated with a third-party account.

46.   (Previously Amended)   The system of Claim 39, wherein the billing instrument is selected from a group comprising at least one of the following: a bill, a utility bill, a services bill, a goods bill, a statement of account, a credit card bill, a bill for a currency amount charged to the donor, a point-of-sale purchase statement, a credit card purchase statement, a debit card purchase statement, a check card purchase statement, an

ATM card purchase statement, an electronic monetary transaction, or a smart card purchase statement.

47.   (Previously Amended) The system of Claim 39, wherein the monetary contribution is selected from a group comprising at least one of the following: a charitable contribution, a political contribution, a religious contribution, or a fundraising contribution.

48.   (Original) The system of Claim 39, wherein the collection-processing engine is further adapted to:

receive instructions to automatically collect a monetary contribution for a predefined period of time.